



Fill in this information to identify your case:

United States Bankruptcy Court for the:

DISTRICT OF MASSACHUSETTS, BOSTON DIVISION

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### About Debtor 1:

#### About Debtor 2 (Spouse Only in a Joint Case):

#### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

**Christian**

First name

**F.**

Middle name

Bring your picture identification to your meeting with the trustee.

**Gannett**

Last name and Suffix (Sr., Jr., II, III)

**Kathi**

First name

**L.**

Middle name

**Pelletier-Gannett**

Last name and Suffix (Sr., Jr., II, III)

#### 2. All other names you have used in the last 8 years

Include your married or maiden names.

#### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

**xxx-xx-4127**

**xxx-xx-8196**

Debtor 1  
Debtor 2 **Gannett, Christian F. & Pelletier-Gannett, Kathi L.**

Case number (if known)

**About Debtor 1:**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☒ I have not used any business name or EINs.

Include trade names and doing business as names

Business name(s)

EINs

**About Debtor 2 (Spouse Only in a Joint Case):**

☐ I have not used any business name or EINs.

**DBA Attentif Design**

Business name(s)

**26-1280563**

EINs

**5. Where you live**

**5 Maudsley View Ln  
Amesbury, MA 01913-4512**

Number, Street, City, State & ZIP Code

**Essex**

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**5 Maudsley View Ln  
Amesbury, MA 01913-4512**

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

Number, Street, City, State & ZIP Code

County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1  
Debtor 2 **Gannett, Christian F. & Pelletier-Gannett, Kathi L.**

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** ☐ Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☐ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☒ Chapter 13
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |          |       |      |       |             |       |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.
- ☐ Yes.
- |                       |       |                     |       |
|-----------------------|-------|---------------------|-------|
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1  
Debtor 2 **Gannett, Christian F. & Pelletier-Gannett, Kathi L.**

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☐ No. Go to Part 4.

☒ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

**Attentif Design**

Name of business, if any

**5 Maudsley View Ln  
Amesbury, MA 01913-4512**

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☒ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1  
Debtor 2 **Gannett, Christian F. & Pelletier-Gannett, Kathi L.**

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
  - ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
  - ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ I am not required to receive a briefing about credit counseling because of:
- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
  - ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
  - ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Certificate Number: 03621-MA-CC-029798204



03621-MA-CC-029798204

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 28, 2017, at 8:47 o'clock PM EDT, Christian F Gannett received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Massachusetts, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 28, 2017 By: /s/David Benavides

Name: David Benavides

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: 03621-MA-CC-029798205



03621-MA-CC-029798205

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on August 28, 2017, at 8:47 o'clock PM EDT, Kathi L Pelletier-Gannett received from Credit Card Management Services, Inc. d/b/a Debthelper.com, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Massachusetts, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: August 28, 2017 By: /s/David Benavides

Name: David Benavides

Title: Credit Counselor

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).



Debtor 1  
Debtor 2 **Gannett, Christian F. & Pelletier-Gannett, Kathi L.**

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

<b>16. What kind of debts do you have?</b>	<b>16a. Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.		
	<b>16b. Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.		
	<b>16c. State the type of debts you owe that are not consumer debts or business debts</b>		
<hr/>			
<b>17. Are you filing under Chapter 7?</b>	<input checked="" type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.		
<b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes		
<hr/>			
<b>18. How many Creditors do you estimate that you owe?</b>	<input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
<hr/>			
<b>19. How much do you estimate your assets to be worth?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
<hr/>			
<b>20. How much do you estimate your liabilities to be?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion

**Part 7: Sign Below**

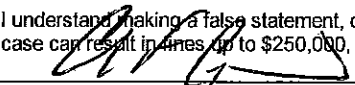
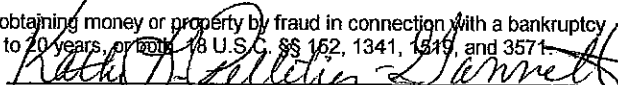
**For you** I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both 18 U.S.C. §§ 152, 1341, 1343, and 3571.

 <b>Christian F. Gannett</b> Signature of Debtor 1	 <b>Kathi L. Pelletier-Gannett</b> Signature of Debtor 2
Executed on <u>09/21/17</u> MM / DD / YYYY	Executed on <u>09/21/17</u> MM / DD / YYYY

Debtor 1  
Debtor 2

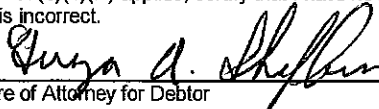
**Gannett, Christian F. & Pelletier-Gannett, Kathi L.**

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

  
Signature of Attorney for Debtor

Date

09 21 17  
MM / DD / YYYY

**Freya A. Shoffner**

Printed name

**Shoffner & Associates**

Firm name

**210 Washington St  
Woburn, MA 01801-3369**

Number, Street, City, State & ZIP Code

Contact phone

Email address

**11USC@shoffnerassociates.com**

**560658**

Bar number & State

OLF 8 (Official Local Form 8)

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MASSACHUSETTS**

In re Christian F. Gannett and  
Kathi L. Pelletier-Gannett

Case No.

Chapter *13*

Debtor

**CHAPTER 13 AGREEMENT BETWEEN DEBTOR AND COUNSEL  
RIGHTS AND RESPONSIBILITIES OF CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

It is important for debtors who file bankruptcy cases under chapter 13 to understand their rights and responsibilities. It is also useful for debtors to know what their attorney's responsibilities are, and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. To encourage that debtors and their attorneys understand their rights and responsibilities in the bankruptcy process, the following terms are agreed to by the debtors and their attorneys.

**BEFORE THE CASE IS FILED:**

**The DEBTOR agrees to:**

1. Provide the attorney with accurate financial information; and
2. Discuss with the attorney the debtor's objectives in filing the case.

**The ATTORNEY agrees to:**

1. Meet with the debtor to review the debtor's debts, assets, income and expenses;
2. Counsel the debtor regarding the advisability of filing either a chapter 7 or chapter 13 case, discuss both procedures with the debtor, and answer the debtor's questions;
3. Explain what payments will be made through the plan, and what payments will be made directly by the debtor for mortgage and vehicle loan payments, as well as which claims accrue interest;
4. Explain to the debtor how, when, and where to make the chapter 13 plan payments, as well as the debtor's obligation to continue making mortgage payments, without interruption, and the likely consequences for failure to do so;

5. Explain to the debtor how the attorney's fees and trustee's fees are paid, and provide an executed copy of this document to the debtor;
6. Explain to the debtor that the first plan payment must be made to the trustee within 30 days of the date the plan is filed;
7. Advise the debtor of the requirement to attend the 11 U.S.C. § 341 meeting of creditors, and instruct debtor as to the date, time and place of the meeting;
8. Advise the debtor of the necessity of maintaining appropriate insurance on all real estate, motor vehicles and business assets; and
9. Timely prepare and file the debtor's petition, plan and schedules.

**AFTER THE CASE IS FILED:**

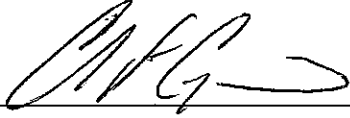
**The DEBTOR agrees to:**

1. Keep the trustee and attorney informed of the debtor's address and telephone number;
2. Inform the attorney of any wage garnishments or attachments of assets which occur or continue after the filing of the case;
3. Contact the attorney if the debtor loses his/her job or has other financial problems (the attorney may be able to have the chapter 13 plan payments reduced or suspended in those circumstances), or alternatively obtains a material increase in income or assets;
4. Advise counsel if the debtor is sued during the case;
5. Inform the attorney if tax refunds to which the debtor is entitled are seized or not received;
6. Advise counsel and the trustee before buying or selling property or before entering into any long-term loan agreements, to determine what approvals are required; and provide the trustee and the attorney, prior to the 11 U.S.C. § 341 meeting of creditors, with documentary evidence as to the debtor's income from all sources and the value of any asset in which the debtor has an interest, together with a copy of any declaration of homestead covering the debtor's real estate, proof of insurance on any real property or automobiles in which the debtor has an interest, and any other documents which the trustee might reasonably request in order to assess whether the debtor's proposed plan should be confirmed.

The **ATTORNEY** agrees to provide the following legal services in consideration of the compensation further described below:

1. Appear at the 11 U.S.C. § 341 meeting of creditors with the debtor;
2. Respond to objections to plan confirmation, and where necessary, prepare an amended plan;
3. Prepare, file and serve one necessary modification to the plan which may include suspending, lowering, or increasing plan payments;
4. Prepare, file and serve necessary amended schedules in accordance with information provided by the debtor;
5. Prepare, file and serve necessary motions to buy, sell or refinance real property;
6. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor;
7. Represent the debtor in motions for relief from stay;
8. Where appropriate, prepare, file and serve necessary motions to avoid liens on real or personal property; and
9. Provide such other legal services as necessary for the administration of the case.

The initial fees charged in this case are \$3500.00. Any and all additional terms of compensation and additional services agreed to be rendered, if any, are set forth in writing and annexed hereto. If the initial fees are not sufficient to compensate the attorney for the legal services rendered in this case, the attorney further agrees to apply to the Court for additional fees. If the debtor disputes the legal services provided or the fees charged by the attorney, an objection may be filed with the Court and the matter set for hearing.

Debtor's Signature:  Dated: 9-21-17

Joint Debtor's Signature:  Dated: 9-21-17

Attorney for the Debtor(s) Signature:  Dated: 9-21-17

United States Bankruptcy Court  
District of Massachusetts, Boston Division

IN RE:

Case No. \_\_\_\_\_

Gannett, Christian F. & Pelletier-Gannett, Kathi L.

Chapter 13

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: 9-21-17

Signature: \_\_\_\_\_

Christian F. Gannett

Debtor

Date: 9-21-17

Signature: \_\_\_\_\_

Kathi L. Pelletier-Gannett

Joint Debtor, if any

21st Mortgage Corp  
PO Box 477  
Knoxville, TN 37901-0477

American Express Bank  
PO Box 1270  
Newark, NJ 07101-1270

Capital One Bank (USA), N.A.  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One Retail Services  
PO Box 71106  
Charlotte, NC 28272-1106

Cathedral Ledge Condominium  
PO Box 39  
Intervale, NH 03845-0039

Comenity - Loft  
PO Box 659569  
San Antonio, TX 78265-9569

Creative Co op  
6000 Freeport Ave  
Memphis, TN 38141-8394

Dick's/Synchrony Bank  
PO Box 530916  
Atlanta, GA 30353-0916

Discover Credit Card  
PO Box 71084  
Charlotte, NC 28272-1084

Ditech  
PO Box 6172  
Rapid City, SD 57709-6172

Home Depot Credit Services  
PO Box 9001010  
Louisville, KY 40290-1010

Internal Revenue Servic  
15 New Sudbury St # M  
Boston, MA 02203-0002

Kohl's Payment Center  
PO Box 2983  
Milwaukee, WI 53201-2983

Lending Club  
71 Stevenson St Ste 300  
San Francisco, CA 94105-2985



Lowes  
c/o Lowes/Synchrony Bank  
PO Box 530914  
Atlanta, GA 30353-0914

Massachusetts Department of Revenue  
PO Box 9564  
Boston, MA 02114-9564

Navient  
PO Box 9500  
Wilkes Barre, PA 18773-9500

RTN Federal Credit Union  
Visa  
PO Box 37603  
Philadelphia, PA 19101-0603

Square Capital  
1455 Market St Ste 600  
San Francisco, CA 94103-1357

Synchrony Bank/Amazon  
PO Box 960013  
Orlando, FL 32896-0013

Talbots  
PO Box 659617  
San Antonio, TX 78265-9617

TD Bank NA  
PO Box 16027  
Lewiston, ME 04243-9513

TJX Rewards/SYNCB  
PO Box 530948  
Atlanta, GA 30353-0948

United States Bankruptcy Court  
District of Massachusetts, Boston Division

IN RE:

Case No. \_\_\_\_\_

Gannett, Christian F. & Pelletier-Gannett, Kathi L.  
Debtor(s)

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certificate of [Non-Attorney] Bankruptcy Petition Preparer**

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy  
petition preparer is not an individual, state  
the Social Security number of the officer,  
principal, responsible person, or partner of  
the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

☒ \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or  
partner whose Social Security number is provided above.

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Gannett, Christian F. & Pelletier-Gannett, Kathi L.  
Printed Name(s) of Debtor(s)

☒ [Signature] 9-21-17  
Signature of Debtor Date

Case No. (if known) \_\_\_\_\_

☒ Kathi L. Pelletier-Gannett 9-21-17  
Signature of Joint Debtor (if any) Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245 filing fee

\$75 administrative fee

+ \$15 trustee surcharge

**\$335 total fee**

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

**Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

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**Chapter 12: Repayment plan for family farmers or fishermen**

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	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

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**Chapter 13: Repayment plan for individuals with regular income**

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	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

**Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

**Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

**Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

**Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html)

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B2830 (Form 2830) (04/16)

## UNITED STATES BANKRUPTCY COURT

\_\_\_\_\_ District Of Massachusetts  
In re Christian F. Gannett Case No. \_\_\_\_\_  
Debtor

### CHAPTER 13 DEBTOR'S CERTIFICATIONS REGARDING DOMESTIC SUPPORT OBLIGATIONS AND SECTION 522(q)

*Part I. Certification Regarding Domestic Support Obligations (check no more than one)*

Pursuant to 11 U.S.C. Section 1328(a), I certify that:

- ☒ I owed no domestic support obligation when I filed my bankruptcy petition, and I have not been required to pay any such obligation since then.
- ☐ I am or have been required to pay a domestic support obligation. I have paid all such amounts that my chapter 13 plan required me to pay. I have also paid all such amounts that became due between the filing of my bankruptcy petition and today.

*Part II. If you checked the second box, you must provide the information below.*

My current address: \_\_\_\_\_

My current employer and my employer's address: \_\_\_\_\_

*Part III. Certification Regarding Section 522(q) (check no more than one)*

Pursuant to 11 U.S.C. Section 1328(h), I certify that:

- ☒ I have not claimed an exemption pursuant to § 522(b)(3) and state or local law (1) in property that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$160,375\* in value in the aggregate.
- ☐ I have claimed an exemption in property pursuant to § 522(b)(3) and state or local law (1) that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$160,375\* in value in the aggregate.

\* Amounts are subject to adjustment on 4/01/19, and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

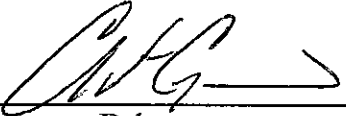


B2830 (Form 2830) (page 2)

*Part IV. Debtor's Signature*

I certify under penalty of perjury that the information provided in these certifications is true and correct to the best of my knowledge and belief.

Executed on 9-21-17  
Date

  
Debtor

B2830 (Form 2830) (04/16)

# UNITED STATES BANKRUPTCY COURT

\_\_\_\_\_ District Of Massachusetts

In re KATHY L. PELLETIER - GANNETT  
Debtor

Case No. \_\_\_\_\_

## CHAPTER 13 DEBTOR'S CERTIFICATIONS REGARDING DOMESTIC SUPPORT OBLIGATIONS AND SECTION 522(q)

### *Part I. Certification Regarding Domestic Support Obligations (check no more than one)*

Pursuant to 11 U.S.C. Section 1328(a), I certify that:

☒ I owed no domestic support obligation when I filed my bankruptcy petition, and I have not been required to pay any such obligation since then.

☐ I am or have been required to pay a domestic support obligation. I have paid all such amounts that my chapter 13 plan required me to pay. I have also paid all such amounts that became due between the filing of my bankruptcy petition and today.

### *Part II. If you checked the second box, you must provide the information below.*

My current address: \_\_\_\_\_

My current employer and my employer's address: \_\_\_\_\_

### *Part III. Certification Regarding Section 522(q) (check no more than one)*

Pursuant to 11 U.S.C. Section 1328(h), I certify that:

☒ I have not claimed an exemption pursuant to § 522(b)(3) and state or local law (1) in property that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$160,375\* in value in the aggregate.

☐ I have claimed an exemption in property pursuant to § 522(b)(3) and state or local law (1) that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$160,375\* in value in the aggregate.

\* Amounts are subject to adjustment on 4/01/19, and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

B2830 (Form 2830) (page 2)

*Part IV. Debtor's Signature*

I certify under penalty of perjury that the information provided in these certifications is true and correct to the best of my knowledge and belief.

Executed on 9.21.17  
Date

Kathleen L. Bellotti-Harnett  
Debtor

Policy # H1362372A  
 Insured CHRISTIAN GANNETT  
 5 MAUDSLEY VIEW LANE  
 AMESBURY MA 01913

Agent SHERRILL ENTERPRISES INC D/B/A  
 GOULD INSURANCE  
 Phone (978) 388-2354  
 Agent # 20360

The residence premises covered by this policy is located at the above address unless otherwise stated:

Policy Period: 1 YEAR from 06/10/17 to 06/10/18

This declarations page together with the policy jacket, the policy form and any endorsements, completes this policy. Coverage begins at 12:01 A.M. Standard Time at the covered residence premises.

COVERAGES						
SECTION I				SECTION II		
COVERAGES AND LIMITS OF LIABILITY	A DWELLING	B OTHER STRUCTURES	C PERSONAL PROPERTY	D LOSS OF USE	E PERSONAL LIABILITY EACH OCCUR.	F MEDICAL PAYMENT TO OTHERS
	\$437,000	\$43,700	\$305,900	\$131,100	\$500,000	\$1,000 PER PERSON
FORM # EDITION DATE	DESCRIPTION					PREMIUMS & CREDITS
IO 00 03 10-00	SPECIAL FORM					\$ 1,764.00
IO-HLL 09-12	HOST LIQUOR LIABILITY					\$ 0.00
IO 01 20 09-01	SPECIAL PROVISIONS					\$ 0.00
IO 05 23 09-01	AMENDATORY NON-RENEWAL ENDORSEMENT					\$ 0.00
IO 04 96 10-00	NO SECTION II - LIABILITY FOR HOME DAY CARE					\$ 0.00
IO 04 04 10-00	INCREASED COV E PREMIUM					\$ 30.00
DED AMT 02-14	DEDUCTIBLE AMOUNT					\$ 0.00
IO 04 16 10-00	PREMISES ALARM OR FIRE PROTECTION SYSTEM					\$ -35.00
IO 04 46 10-00	INFLATION GUARD 4%					\$ 35.00
SP-SLC2 08-15	HOME SYSTEMS PROTECTION WITH SL (COVA/25)					\$ 40.00
IO 04 90 10-00	PERSONAL PROPERTY REPLACEMENT COST					\$ 0.00
IO 05 08 11-02	SPECIFIED ADD'L AMOUNT OF INSURANCE FOR COV A 25%					\$ 0.00
IO 16 10 01-09	WATER EXCLUSION ENDORSEMENT					\$ 0.00
IO-LF 07-15	LOSS FREE RENEWAL CREDIT					\$ -176.00
IO 05 38 04-10	LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE					\$ 0.00
IO-HPK 09-10	HOMEPAK					\$ -44.00
IO-AL 09-10	AGENCY LOYALTY CREDIT ENDORSEMENT					\$ -18.00
IO-AC 09-10	ACCOUNT CREDIT ENDORSEMENT					\$ -176.00

MORTGAGEE(S): LN# xxxxxx3299  
 DITECH FINANCIAL LLC  
 ITS AFFILIATES AND/OR ASSIGNS  
 P.O. BOX 979282  
 MIAMI FL 33197

LN# xxxxxx6637  
 2. 21ST MORTGAGE CORPORATION  
 ISAOA/ATIMA  
 PO BOX 37901  
 KNOXVILLE TN 37901

REASON FOR THIS FORM:

COUNTERSIGNED BY AUTHORIZED REPRESENTATIVE

COVERAGE SELECTIONS PAGE  
Page 29 of 30

This page and any attached endorsements form a part of your policy

This Policy is Issued By:

NORFOLK & DEDHAM MUTUAL  
DEDHAM, MAITEM 1. This Policy is Issued To:  
GANNETT, CHRISTIAN  
5 MAUDSLEY VIEW LANE  
AMESBURY MA 01913Massachusetts Personal Automobile  
Policy Number 9723810  
Agent 20360SHERRILL ENTERPRISES INC D/B/A GOULD  
TEL. (978)388-2354

RENEWA

ITEM 2. This Policy is Effective From: Jul. 09, 2017 To: Jul. 09, 2018 (12:01 A.M. Eastern Standard Time)

ITEM 3. Description of Your Auto:

DIRECT BILL 10 F

AUTO 1	15 TOYT HIGHLANDER LIMIT	5TDDKRFH8FS107235	4JAY20	9,399 MI.	HIGH THEFT VE
AUTO 2	08 MAZD 6 I	1YVHP84C985M34458	1VBP40	30,551 MI.	

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12				AUTO 1				AUTO 2			
COMPULSORY INSURANCE		LIMITS	DEDUCTIBLE	PREMIUM		LIMITS		DEDUCTIBLE	PREMIUM		
				ANNUAL	ADJUSTED				ANNUAL	ADJUSTED	
1. Bodily Injury To Others		\$ 20,000 per person \$ 40,000 per accident	None	149.00		\$ 20,000 per person \$ 40,000 per accident		None	125.00		
2. Personal Injury Protection		\$ 8,000 per person	\$ NIL <input type="checkbox"/> For Yourself <input type="checkbox"/> Yourself & household members	34.00		\$ 8,000 per person		\$ NIL <input type="checkbox"/> For Yourself <input type="checkbox"/> Yourself & household members	33.00		
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)		\$ 25,000 per person \$ 50,000 per accident	None	12.00		\$ 25,000 per person \$ 50,000 per accident		None	13.00		
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)		\$ 200,000 per accident	None	265.00		\$ 200,000 per accident		None	230.00		
OPTIONAL INSURANCE											
5. Optional Bodily Injury To Others		\$ 100,000 per person \$ 300,000 per accident	None	115.00		\$ 100,000 per person \$ 300,000 per accident		None	98.00		
6. Medical Payments		\$ 5,000 per person	None	23.00		\$ 5,000 per person		None	25.00		
7. Collision		Actual Cash Value	\$ 500	536.00		Actual Cash Value		\$ 500	309.00		
8. Limited Collision		Actual Cash Value	\$			Actual Cash Value		\$			
9. Comprehensive		Actual Cash Value	\$ 500	147.00		Actual Cash Value		\$ 500	105.00		
10. Substitute Transportation		Up to \$ a day, maximum \$	None			Up to \$ a day, maximum \$		None			
11. Towing and Labor		Up to \$ for each disablement				Up to \$ for each disablement					
12. Bodily Injury Caused By An Underinsured Auto		\$ 25,000 per person \$ 50,000 per accident	None	2.00		\$ 25,000 per person \$ 50,000 per accident		None	2.00		
MERIT RATING PLAN		CREDIT			CREDIT						
		CHARGE	04	330.00	CHARGE			02	220.00		
Accident Forgiveness		CREDIT			CREDIT						
		PREMIUM		1,613.00	PREMIUM				1,160.00		

TOTAL PREMIUM \$ 5,158.00

See 'Ways To Save Buyer's Guide' included with your Dec.

Identification Numbers of Endorsements Forming a Part of This Policy M109S (11-13) ND0099S (07-14) NDPVSE (07-14)

AUTO 1 M0070S (04-08) MPY0016S (04-08) ND0001S(PersonalPak™ Auto) (07-14)

AUTO 2 MPY0016S (04-08) ND0001S(PersonalPak™ Auto) (07-14)

ITEM 5. Place of Principal Garaging

AUTO 1 AMESBURY  
AUTO 2 AMESBURY

ITEM 6. Secured Lender/Lessor - Additional Insured, if Rented Auto

101 SEE LAST PAGE FOR DETAILS

## DRIVER INFORMATION

OPERATOR				LICENSE		DATE FIRST LICENSED		POINT
NO.	NAME	VEH. STATUS*	DEFER	NUMBER	STATE	AUTO	MOTORCYCLE	MRB/N.
1	GANNETT, CHRISTIAN F	O1O2O3	NO	xxxxx3926	MA	04/01/77		02
2	PELLETIERGANNETT, KATHI L	P2P1O3	NO	xxxxx8420	MA	02/28/77		99
3	GANNETT, ETHAN M	O1O2O3	NO	xxxxx3467	MA	03/10/12		04
4	GANNETT, GRAHAM D	P3O1O2	NO	xxxxx2283	MA	04/27/17		00

\* E - Excluded, O - Occasional, P - Principal

REFER TO OTHER PAGES FOR ADDITIONAL INFORMATION

## COVERAGE SELECTIONS PAGE

This page and any attached endorsements form a part of your policy

This Policy is Issued By:

NORFOLK & DEDHAM MUTUAL  
DEDHAM, MA

RENEWA

1. This Policy is Issued To:  
**GANNETT, CHRISTIAN**  
**5 MAUDSLEY VIEW LANE**  
**AMESBURY MA 01913**

Massachusetts Personal Automobile  
 Policy Number 9723810  
 Agent 20360

**SHERRILL ENTERPRISES INC D/B/A GOULD**  
**TEL. (978)388-2354**

ITEM 2. This Policy is Effective From: Jul. 09, 2017 To: Jul. 09, 2018 (12:01 A.M. Eastern Standard Time)

ITEM 3. Description of Your Auto:

DIRECT BILL

10 P.

AUTO 3 04 HOND ACCORD EX JHMCM56844C007788 5JX551  
 AUTO

ITEM 4. This policy provides only the coverages for which a premium charge is shown.

COVERAGES, Parts 1-12 (AUTO 3)					AUTO				
COMPULSORY INSURANCE		LIMITS	DEDUCTIBLE	PREMIUM	LIMITS		DEDUCTIBLE	PREMIUM	
				ANNUAL	ADJUSTED			ANNUAL	ADJUSTED
1. Bodily Injury To Others	\$ 20,000 per person \$ 40,000 per accident	None		412.00		\$ per person \$ per accident	None		
2. Personal Injury Protection	\$ 8,000 per person	\$ NIL For Yourself Yourself & household members		107.00		\$ per person \$ For Yourself Yourself & household members			
3. Bodily Injury Caused By An Uninsured Auto (Compulsory Limits \$20,000/\$40,000)	\$ 25,000 per person \$ 50,000 per accident	None		13.00		\$ per person \$ per accident	None		
4. Damage To Someone Else's Property (Compulsory Limit \$5,000)	\$ 200,000 per accident	None		696.00		\$ per accident	None		
<b>OPTIONAL INSURANCE</b>									
5. Optional Bodily Injury To Others	\$ 100,000 per person \$ 300,000 per accident	None		314.00		\$ per person \$ per accident	None		
6. Medical Payments	\$ 5,000 per person	None		25.00		\$ per person	None		
7. Collision	Actual Cash Value	\$ 500		696.00		Actual Cash Value	\$		
8. Limited Collision	Actual Cash Value	\$				Actual Cash Value	\$		
9. Comprehensive	Actual Cash Value	\$ 500		120.00		Actual Cash Value	\$		
10. Substitute Transportation	Up to \$ a day, maximum \$	None				Up to \$ a day, maximum \$	None		
11. Towing and Labor	Up to \$ for each disablement					Up to \$ for each disablement			
12. Bodily Injury Caused By An Underinsured Auto	\$ 25,000 per person \$ 50,000 per accident	None		2.00		\$ per person \$ per accident	None		
<b>MERIT RATING PLAN</b>		CREDIT				CREDIT			
		CHARGE				CHARGE			
Accident Forgiveness		CREDIT				CREDIT			
		PREMIUM		2,385.00		PREMIUM			
								<b>TOTAL PREMIUM</b>	<b>\$ 5,158.00</b>

Identification Numbers of Endorsements Forming a Part of This Policy

AUTO 3 MPY0016S (04-08) ND0001S(PersonalPak™ Auto) (07-14)

AUTO

ITEM 5. Place of Principal Garaging

ITEM 6. Secured Lender/Lessor - Additional Insured, if Rented Auto

AUTO 3 AMESBURY

AUTO

## DRIVER INFORMATION

OPERATOR				LICENSE		DATE FIRST LICENSED		POINT
NO.	NAME	VEH. STATUS*	DEFER	NUMBER	STATE	AUTO	MOTORCYCLE	MRBN
1	GANNETT, CHRISTIAN F	O1O2O3	NO	xxxxx3926	MA	04/01/77		02
2	PELLETIERGANNETT, KATHI L	P2P1O3	NO	xxxxx8420	MA	02/28/77		99
3	GANNETT, ETHAN M	O1O2O3	NO	xxxxx3467	MA	03/10/12		04
4	GANNETT, GRAHAM D	P3O1O2	NO	xxxxx2283	MA	04/27/17		00

\* E - Excluded, O - Occasional, P - Principal

REFER TO OTHER PAGES FOR ADDITIONAL INFORMATION